

May 15, 2003

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Attn: Art Unit 2876
Patent Examiner Jared J. Fureman


Re: Application Serial No.: 09/408,858
Confirmation No.: 4536
Applicants: J. Richard Hanna, et al.
Title: Automated Merchant Banking
Apparatus and Method
Docket No.: D-1116R1

Sir:

Please find enclosed Applicants' Response to the Office Action dated December 23, 2002 for filing in the above identified Application.

No fee is deemed required. However, the Commissioner is authorized to charge any necessary fee associated with this Response and any other fee due to Deposit Account 09-0428.


Very truly yours,



Ralph E. Jocke
Reg. No. 31,029

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this document and the documents indicated as enclosed herewith are being sent by facsimile transmission to the U.S. Patent and Trademark Office this 15th day of May 2003.


Ralph E. Jocke

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COMMENTS: **AFTER FINAL AMENDMENT.** Please refer to the following.

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